Memo of Intent: Library Visit Project

To: Personal Records

From: Wilfredo

Subject: Purpose and Intent of Library Visits (November-December 2025)

Date: December 2025

Purpose

The purpose of these library visits is to create a structured, intentional space for financial planning, vocational development, resource exploration, and long-term personal strategy. Each visit is used to research, document, and reflect on topics that support my independence, career goals, financial stability, and access to community resources.

Objectives

1. Financial Planning and Analysis

- Calculating required principal amounts to generate specific daily interest accruals.
- Reviewing IRA Required Minimum Distribution (RMD) rules using IRS publications.
- Evaluating long-term implications of small IRA balances.
- Exploring 529 plan regulations.

2. Vocational Development and Employment Supports

- Researching employment networks and vocational rehabilitation providers.
- Documenting outreach and evaluating service alignment.

3. Job Accommodation Research

- Exploring accommodations for anxiety and panic attacks via JAN.
- Understanding reasonable accommodations for future employment.

4. Transportation and Community Resources

- Exploring transportation options through NADTC, Rides In Sight, Eldercare Locator, and others.
- Contacting DK Care for transportation inquiries.

5. Business and Entrepreneurship Exploration

- Reviewing self-funding strategies: personal funds, crowdfunding, bootstrapping.
- Outlining budgeting and outsourcing strategies.

6. Education and Skill Development

- Identifying community education opportunities at Westchester Community College.

Overall Intent

These library visits serve as a structured, ongoing project to strengthen financial independence, build a foundation for future employment, explore community resources, prepare for potential business ventures, and document progress.